



Agenda Packet
Corning Healthcare District
Meeting of the Board of Directors
Tuesday November 21, 2023

CORNING HEALTHCARE DISTRICT SERVING SOUTHERN TEHAMA COUNTY

**CORNING HEALTHCARE DISTRICT
BOARD MEETING
Tuesday November 21, 2023
Corning Healthcare District Campus
275 Solano Street
Video and Phone Conferencing Available
Meeting Inquiries (530) 824-5451**

Assistance for those with disabilities and those who wish to participate via teleconferencing.
If you have a disability or wish to join remotely and need accommodation to participate in the meeting, please call Tina E Hale, District Manager, at (530) 824-5451 for assistance so the necessary arrangements can be made.

CALL TO ORDER: 6:00 pm

ROLL CALL: Directors: Yvonne Boles, Valanne Cardenas, Lilia Ramirez, Ross Turner and Pat Hunn
District Manager: Tina E Hale

ALSO PRESENT: District Counsel: Thomas Andrews, Maintenance Supervisor: Mike Smith

PLEDGE OF ALLEGIANCE:

INVITATION TO PUBLIC TO ADDRESS BOARD:

If there is anyone in the audience wishing to speak on items not already set on the Agenda, please state your name, and briefly identify the matter you wish to have placed on the Agenda. The Directors will then determine if such matter will be placed on the Agenda for this meeting, scheduled for a subsequent meeting, or recommend other appropriate action. If the matter is placed on tonight's Agenda, you will have the opportunity later in the meeting to discuss the issue. The law prohibits the Directors from taking formal action on the issue, however, it can be placed on the Agenda for a later meeting so that interested members of the public will have a chance to appear and speak on the subject.

ADOPTION OF AGENDA:

COMMUNICATIONS, CORRESPONDENCE, AND INFORMATION:

-Sarah Pettit, CTE Community Liaison for Corning Union High School will be present to answer questions regarding the placement of a student to work in the Maintenance Department for on-the-job training.

ADOPTION OF MINUTES: October 17, 2023 Meeting Minutes

ADOPTION OF FINANCIAL REPORT:

POSTED Thursday, November 16, 2023

PRESIDENT'S REPORT:

COMMENTS AND REPORTS FROM DIRECTORS:

COMMENTS AND REPORTS FROM DISTRICT MANAGER: Air Quality Report, Flatline video

COMMENTS AND REPORTS FROM MAINTENANCE DEPARTMENT:

COMMENTS FROM DISTRICT COUNSEL:

REGULAR AGENDA:

-APPROVAL OF THE PLACEMENT OF A CORNING UNION HIGH SCHOOL STUDENT TO WORK IN THE MAINTENANCE DEPARTMENT FOR ON-THE-JOB TRAINING.

-APPROVAL OF PROSPECTIVE TENENT, FIRST FIVE-HELP ME GROW AGENCY

-DISCUSSION AND APPROVAL OF CHANGES TO THE POLICY MANUEL REGARDING MEETING TIME

ADJOURNMENT:

INVITATION TO JOIN THE 11-21-23 MEETING OF THE BOARD VIA TELECONFERENCE:

Topic: CORNING HEALTHCARE DISTRICT BOARD MEETING

Time: Nov 21, 2023 06:00 PM Pacific Time (US and Canada)

Join Zoom Meeting

<https://us02web.zoom.us/j/85178742844?pwd=REphWkVyT1NLRmxBdEM4N2M5WUxsQT09>

Meeting ID: 851 7874 2844

Passcode: 977005

One tap mobile

+16694449171,,85178742844#,,,,*977005# US

+16699009128,,85178742844#,,,,*977005# US (San Jose)

Dial by your location

• +1 669 444 9171 US

• +1 669 900 9128 US (San Jose)

• +1 253 205 0468 US

• +1 253 215 8782 US (Tacoma)

• +1 346 248 7799 US (Houston)

• +1 719 359 4580 US

Meeting ID: 851 7874 2844

Passcode: 977005

Find your local number: <https://us02web.zoom.us/u/kcfhlfddFj>

At the discretion of the Board, all items appearing on this agenda, whether or not expressly listed for action, may be deliberated and may be subject to action by the Board.

All public records relating to an agenda item on this agenda are available for public inspection at the time the record is distributed to all, or a majority of all members of the Board. Such records shall be available at the District office located at 275 Solano Street, Corning California. This institute is an equal opportunity provider, and employer.

**CORNING HEALTHCARE DISTRICT
BOARD OF DIRECTORS MEETING MINUTES
Tuesday, October 17, 2023
275 SOLANO STREET CONFERENCE ROOM
MEUSER BUILDING, CHD CAMPUS
VIDEO CONFERENCING**

CALL TO ORDER: 6:00 pm

ROLL CALL: Directors: Yvonne Boles, Valanne Cardenas, Lilia Ramirez, Ross Turner and Pat Hunn present.

ALSO PRESENT: Maintenance Supervisor Mike Smith. District Counsel Thomas Andrews present via teleconference.

DISTRICT MANAGER: Tina E Hale present.

PLEDGE OF ALLEGIANCE: The pledge was given.

INVITATION TO PUBLIC TO ADDRESS BOARD: No public in attendance

ADOPTION OF AGENDA: A motion was made by Director Turner to adopt the agenda.
A second was made by Director Hunn. The motion was approved unanimously.

COMMUNICATIONS, CORRESPONDENCE, AND INFORMATION:

-Delcie Strahan of Mercy Foundation North, Teresa Davis, EMS Supervisor, and Roger Page, President of St Elizabeth gave a presentation on St Elizabeth Community Hospital's Ambulance Needs.

MINUTES: A motion was made by Director Turner to adopt the minutes from the previous meetings held on September 19, 2023. A second was made by Director Ramirez. The motion was approved unanimously.

FINANCIAL REPORT: Discussion was had regarding the amount of investment interest accrued.
A motion was made by Director Cardenas to adopt the financial reports for September 2023.
A second was made by Director Hunn. The motion was approved unanimously.

PRESIDENT'S REPORT:

DIRECTOR'S REPORT: Director Cardenas reported on the success of Corning in the Evening, hosted by the District

DISTRICT MANAGER: Tina Hale reported that she has been asked to fill a board position for Northern California Child Development, Inc., a local non-profit agency. She stated that she would only consider the position if there were no objections from Corning Healthcare District Directors. Consensus was no objection.

COMMENTS AND REPORTS FROM MAINTENANCE DEPARTMENT:

Mike Smith reported on the acquisition of a new welder.

**CORNING HEALTHCARE DISTRICT
BOARD OF DIRECTORS MEETING MINUTES
pg. 2 Tuesday, October 17, 2023**

REGULAR AGENDA:

-DISCUSSION OF ST ELIZABETH COMMUNITY HOSPITAL AMBULANCE NEEDS

A discussion was had regarding the needs of the Tehama County ambulance fleet. Director Turner suggested that discussion be continued after a mid-year budget evaluation.

Director Turner made a motion that the topic of a grant for an ambulance be agendized after a budgetary review.

A second was made by Director Ramirez. The motion was approved unanimously.

**-APPROVAL OF THE CORNING HEALTHCARE DISTRICT BECOMING A MEMBER OF THE
LOS MOLINOS CHAMBER OF COMMERCE**

A motion was made by Director Turner to approve the membership of the Los Molinos Chamber of Commerce
A second was made by Director Boles. The motion was approved unanimously.

-DISCUSSION AND APPROVAL OF THE DECEMBER POTLUCK MEETING

Director Ramirez made a motion to have a potluck dinner at the December 19, 2023 board meeting.

A second was made by Director Boles. The motion was approved unanimously.

COMMENTS FROM DISTRICT COUNSEL: District Counsel Andrews commented that there are no legal restrictions relating to the grants currently being considered by the Board of Directors.

ADJOURNMENT: 7:35 PM



Tina E Hale
District Manager

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**CORNING HEALTHCARE DISTRICT
BOARD MEETING
Tuesday November 21, 2023
District conference room
275 Solano Street
Corning Healthcare District Campus
Meeting Inquiries (530) 824-5451**

October 2023 Financial Report

Corning Healthcare District
P L Budget 2023-2024

	P	Q	R	S	T
1	Month	Oct Budget 23	Oct Actual 23	YTD Budget	YTD Actual
2	Investment income	\$1,800.00	\$2,430.46	\$7,200.00	\$9,976.25
3	Checking Interest income	\$2.00	\$0.17	\$8.00	\$2.83
4	Rental Income	\$20,500.00	\$20,815.59	\$82,000.00	\$83,178.06
5	Other Income	\$0.00	\$0.00	\$0.00	\$0.00
6	Assessment Income	\$0.00	\$0.00	\$0.00	\$0.00
7	Total Income	\$22,302.00	\$23,246.22	\$89,208.00	\$93,157.14
8					
9	Payroll Expenses	\$15,800.00	\$15,984.41	\$63,300.00	\$61,291.04
10	Health Insurance	\$4,885.00	\$4,832.24	\$19,540.00	\$19,328.96
11	Workmans comp	\$0.00	\$0.00	\$3,350.00	\$3,343.52
12	Training	\$1,000.00	\$0.00	\$2,000.00	\$1,161.32
13	Total Employee Expense	\$21,685.00	\$20,816.65	\$88,190.00	\$85,124.84
14					
15	Public Education Material	\$315.00	\$329.58	\$1,260.00	\$1,132.64
16	Admin Legal	\$1,333.00	\$1,012.50	\$5,332.00	\$3,487.50
17	Office Supplies	\$400.00	\$121.11	\$1,600.00	\$1,071.68
18	Advertising	\$300.00	\$0.00	\$1,200.00	\$845.00
19	Audit	\$0.00	\$0.00	\$11,000.00	\$0.00
20	Election	\$0.00	\$0.00	\$13,000.00	\$0.00
21	Admin Other	\$750.00	\$226.17	\$3,000.00	\$1,384.60
22	Total Admin Expenses	\$3,098.00	\$1,689.36	\$36,392.00	\$7,921.42
23					
24	Electric Utility	\$4,000.00	\$4,636.62	\$17,500.00	\$18,792.78
25	Water	\$530.00	\$451.71	\$2,120.00	\$2,486.52
26	Telecom	\$1,333.00	\$253.37	\$5,332.00	\$2,554.03
27	Garbage	\$300.00	\$267.85	\$1,200.00	\$1,071.40
28	Maintenance & Repair	\$2,000.00	\$2,800.06	\$8,000.00	\$11,968.02
29	Outside Services	\$5,750.00	\$4,937.64	\$23,000.00	\$18,459.00
30	Special Projects	\$2,000.00	\$6,840.27	\$8,000.00	\$8,107.26
31	Fire & Liability Insurance	\$0.00	\$0.00	\$30,800.00	\$30,796.87
32	Total Facility Expense	\$15,913.00	\$20,187.52	\$95,952.00	\$94,235.88
33					
34	Total Expense	\$40,696.00	\$42,693.53	\$220,534.00	\$187,282.14
35					
36	Operating Profit	-\$18,394.00	-\$19,447.31	-\$131,326.00	-\$94,125.00
37					
38	USDA Interest	\$0.00	\$0.00	\$26,633.00	\$26,632.62
39					
40					
41	Net Profit	-\$18,394.00	-\$19,447.31	-\$157,959.00	-\$120,757.62
42					

CORNING HEALTHCARE DISTRICT
Profit & Loss
October 2023

	Oct 23
Ordinary Income/Expense	
Income	
Checking Income-T	0.17
Investment Income-T	2,430.46
Lease Income-T	20,815.59
Total Income	23,246.22
Gross Profit	23,246.22
Expense	
AA-PAYROLL EXPENSE	
Employee Benefit-Hlth Ins-T	4,832.24
AA-PAYROLL EXPENSE - Other	15,984.41
Total AA-PAYROLL EXPENSE	20,816.65
ADMIN EXPENSE	
Admin Other-T	226.17
General Office-T	121.11
Legal-T	1,012.50
Senior Program-T	329.58
Total ADMIN EXPENSE	1,689.36
FACILITY EXPENSE	
Maintenance-T	2,800.06
Outside Services-T	4,937.64
Special Projects-T	6,840.27
Utilities-T	
Electricity-T	4,636.62
Garbage-T	267.85
Telecom & IT -T	253.37
Water-T	451.71
Total Utilities-T	5,609.55
Total FACILITY EXPENSE	20,187.52
Total Expense	42,693.53
Net Ordinary Income	-19,447.31
Net Income	-19,447.31

CORNING HEALTHCARE DISTRICT
Balance Sheet
As of October 31, 2023

	Oct 31, 23
ASSETS	
Current Assets	
Checking/Savings	
1 Mechanics Checking-0360	3,823.73
2Capital Improvement USDA-4903	722.88
CalCLASS CHD 1	452,946.24
CalCLASS USDA Reserve	80,337.20
Edward Jones 580-14264-1-1	23,542.73
Petty Cash	100.00
Total Checking/Savings	561,472.78
Accounts Receivable	-1,209.40
Other Current Assets	
Short Term Capital Lease	174,792.92
Total Other Current Assets	174,792.92
Total Current Assets	735,056.30
Fixed Assets	
Bldg Imp	245,402.48
Bldg Imp Accum Dep	-118,180.11
Equipment	279,204.00
Equipment Accum Dep	-18,613.60
Land	20,313.00
Land-Demolition	518,035.56
Land Imp	105,081.20
Land Imp Accum Dep	-105,081.20
Maint Bldg	242,716.64
Maint Bldg Accum Dep	-8,090.57
Med Bldg	3,772,128.76
Med Bldg Accum Dep	-1,509,610.54
Xtended Term Capital Lease	958,384.82
Total Fixed Assets	4,381,690.44
TOTAL ASSETS	5,116,746.74
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
Accrued Payroll	5,852.00
Interest Payable	22,193.86
Payroll Liabilities	8,949.24
Total Other Current Liabilities	36,995.10
Total Current Liabilities	36,995.10
Long Term Liabilities	
Deferred Lease Inflow	1,099,990.32
Loan Payable - USDA	1,227,300.00
Total Long Term Liabilities	2,327,290.32
Total Liabilities	2,364,285.42
Equity	
2310.00-Fund Bal-Ret Earn	2,557,413.28
Net Assets	316,634.52
Net Income	-121,586.48
Total Equity	2,752,461.32
TOTAL LIABILITIES & EQUITY	5,116,746.74

CORNING HEALTHCARE DISTRICT
Statement of Cash Flows
July through October 2023

	<u>Jul - Oct 23</u>
OPERATING ACTIVITIES	
Net Income	-121,586.48
Adjustments to reconcile Net Income to net cash provided by operations:	
Accounts Receivable	<u>273.11</u>
Net cash provided by Operating Activities	-121,313.37
INVESTING ACTIVITIES	
Bldg Imp	<u>-10,983.85</u>
Net cash provided by Investing Activities	-10,983.85
FINANCING ACTIVITIES	
Loan Payable - USDA	<u>-26,000.00</u>
Net cash provided by Financing Activities	<u>-26,000.00</u>
Net cash increase for period	-158,297.22
Cash at beginning of period	<u>719,770.00</u>
Cash at end of period	<u><u>561,472.78</u></u>

CORNING HEALTHCARE DISTRICT
Income by Customer Summary
October 2023

	<u>Oct 23</u>
Tehama County	10,956.45
Adventist Health	6,900.57
Northern Valley Catholic Social Service -	1,301.03
QUEST DIAGNOSTICS, INC.	964.38
Children First Foster Family Agency	397.84
Family Counseling Center	<u>295.32</u>
TOTAL	<u><u>20,815.59</u></u>

**CORNING HEALTHCARE DISTRICT
Expenses by Vendor Summary
October 2023**

	Oct 23
Accent Computer Solutions, Inc	2,675.23
Alhambra	20.00
At & T U-Verse 127454452	53.50
ATT 294290689	91.87
Battle Creek Pest Control	90.00
BAY ALARM	416.59
Bickley's Air Conditioning & Heating	3,985.11
Business Connections	190.00
City of Corning-175 Solano COR0145	87.23
City of Corning-275 Solano COR0168	277.25
City of Corning 218 - COR0218	87.23
Edward Jones A	312.16
Edward Jones B	505.00
Electronic Federal Tax payment System	3,176.60
Employment Development Department	494.53
Express Employment Services	800.04
Law Offices of Thomas N. Andrews	1,012.50
Mechanics Bank Credit Card	1,166.65
Northern Services-155 Solano	1,518.83
Pacific Gas & Electric	3,783.44
Pacific Gas & Electric-125-9	842.42
Pacific Gas & Electric 129-5	10.76
Peerless Bldg Maintenanc Corp	110.90
SDRMA Workmans comp	780.04
Servicemaster Clean	4,216.15
Special District Risk Management	4,832.24
Streamline	84.00
Waste Management	267.85
TOTAL	31,888.12

**CORNING HEALTHCARE DISTRICT
GENERAL OPERATING ACCOUNT**

As of October 31, 2023

Date	Name	Memo	Amount	Balance
1 Mechanics Checking-0360				25,701.50
10/01/23	E. Benwell	mileage 9/1/2...	-89.33	25,612.17
10/01/23	Accent Computer So...	VC3	-2,675.23	22,936.94
10/01/23	Alhambra	49411161031...	-20.00	22,916.94
10/01/23	Bickley's Air Conditio...	275 Thermost...	-3,365.00	19,551.94
10/01/23	Benwell, Elaine	Paycheck	-783.92	18,768.02
10/01/23	Smith, Mike A	Paycheck	-1,665.14	17,102.88
10/01/23	Engbretsen, Shirley I	Paycheck	-212.28	16,890.60
10/01/23	Hale, Tina E	Paycheck	-2,483.72	14,406.88
10/01/23		Deposit	964.38	15,371.26
10/01/23		Deposit	295.32	15,666.58
10/05/23	At & T U-Verse 1274...	127454452 / 1...	-53.50	15,613.08
10/05/23	ATT 294290689	acct #294290...	-91.87	15,521.21
10/05/23	BAY ALARM	MASTER BIL...	-416.59	15,104.62
10/05/23	Bickley's Air Conditio...	Service call 1...	-620.11	14,484.51
10/05/23	Business Connections	1331	-190.00	14,294.51
10/05/23	Express Employmen...	23391192	-800.04	13,494.47
10/05/23	Northern Services-1...	75-3120754	-1,518.83	11,975.64
10/05/23	Pacific Gas & Electri...	2679716125-9	-842.42	11,133.22
10/05/23	Pacific Gas & Electri...	4586584129-5	-10.76	11,122.46
10/05/23	Peerless Bldg Maint...	window cleani...	-110.90	11,011.56
10/05/23	SDRMA Workmans ...		-780.04	10,231.52
10/05/23	Servicemaster Clean		-2,562.40	7,669.12
10/05/23	Special District Risk ...		-4,832.24	2,836.88
10/05/23	Streamline	OCT/NOV	-84.00	2,752.88
10/10/23		Deposit	19,555.90	22,308.78
10/15/23	Benwell, Elaine	Paycheck	-717.24	21,591.54
10/15/23	Smith, Mike A	Paycheck	-1,665.12	19,926.42
10/15/23	Engbretsen, Shirley I	Paycheck	-106.14	19,820.28
10/15/23	Hale, Tina E	Paycheck	-2,483.70	17,336.58
10/15/23	Tehama County She...	File #2200014...	-598.82	16,737.76
10/16/23	Employment Develo...	EFTPM T SEP...	-439.45	16,298.31
10/16/23	Electronic Federal T...	IRS USATAX...	-3,164.36	13,133.95
10/16/23	City of Corning 218 -...	COR0218	-87.23	13,046.72
10/20/23	Battle Creek Pest C...	34-2046874	-90.00	12,956.72
10/20/23	City of Corning-175 ...	COR0145	-87.23	12,869.49
10/20/23	City of Corning-275 ...	COR0168	-277.25	12,592.24
10/20/23	City of Corning 218 -...	VOID: COR02...	0.00	12,592.24
10/20/23	Law Offices of Thom...		-1,012.50	11,579.74
10/20/23	Mechanics Bank Cre...	9/12/23-10/10...	-1,166.65	10,413.09
10/20/23	Pacific Gas & Electric	4814920780-4	-3,783.44	6,629.65
10/20/23	Servicemaster Clean	Carpet Cleani...	-1,653.75	4,975.90
10/20/23	Waste Management	533-0000136-...	-267.85	4,708.05
10/27/23	Employment Develo...	Q3 2023 UI	-55.08	4,652.97
10/27/23	Electronic Federal T...	Federal 940	-12.24	4,640.73
10/30/23	Edward Jones B	Simple IRA -B	-505.00	4,135.73
10/30/23	Edward Jones A	Simple IRA -A	-312.16	3,823.57
10/31/23		Interest	0.16	3,823.73
Total 1 Mechanics Checking-0360			-21,877.77	3,823.73
TOTAL			-21,877.77	3,823.73

October 2023 Statement

Open Date: 09/12/2023 Closing Date: 10/10/2023



Visa® Business Bonus Rewards Card

CORNING HEALTHCARE (CPN 001455698)

New Balance	\$1,166.65
Minimum Payment Due	\$12.00
Payment Due Date	11/06/2023

Reward Points	
Earned This Statement	1,457
Reward Center Balance as of 10/09/2023	111,913
For details, see your rewards summary.	



Elan Financial
Services
BUS 30 ELN

1-866-552-8855

8 6

Activity Summary		
Previous Balance	+	\$3,118.10
Payments	-	\$3,118.10 ^{CR}
Other Credits		\$0.00
Purchases	+	\$1,166.65
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged		\$0.00
Interest Charged		\$0.00
New Balance	=	\$1,166.65
Past Due		\$0.00
Minimum Payment Due		\$12.00
Credit Line		\$30,000.00
Available Credit		\$28,833.35
Days in Billing Period		29

RECEIVED
10/16/23

PAID
10/20/23

Payment Options:



Mail payment coupon
with a check



Pay online at
myaccountaccess.com



Pay by phone
1-866-552-8855

Please detach and send coupon with check payable to: Elan Financial Services CPN 001455698

Transactions BENWELL, ELAINE Credit Limit \$1000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
09/14	09/13	8003	WAL-MART #1608 RED BLUFF CA	\$25.12	_____
10/10	10/06	3196	CANVA* I03930-66225873 HTTPSCANVA.CO DE	\$119.99	_____
				\$240.25	

Transactions HALE, TINA E Credit Limit \$30000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
09/18	09/16	0129	DIGITALSPACE 888-740-0502 NV	\$10.00	_____
09/20	09/19	0574	ZOOM.US 888-799-9666 WWW.ZOOM.US CA	\$15.99	_____
09/25	09/21	0368	OFFICE DEPOT 1135 800-463-3768 CA	\$105.12	_____
10/05	10/04	8201	ITPARTNERS 866-4350666 MI	\$96.00	_____
10/10	10/07	2497	SAVMOR FOODS #32 CORNING CA	\$2.67	_____
10/10	10/07	3672	SQ *EAST COAST FOODS Corning CA	\$33.50	_____
				\$265.28	

Transactions BILLING ACCOUNT ACTIVITY

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Payments and Other Credits					
09/26	09/26	0061	PAYMENT THANK YOU	\$3,118.10CR	_____
				\$3,118.10CR	

2023 Totals Year-to-Date	
Total Fees Charged in 2023	\$39.00
Total Interest Charged in 2023	\$27.20

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

**APR for current and future transactions.

Balance Type	Balance By Type	Balance Subject to Interest Rate	Variable	Interest Charge	Annual Percentage Rate	Expires with Statement
**BALANCE TRANSFER	\$0.00	\$0.00	YES	\$0.00	20.24%	
**PURCHASES	\$1,166.65	\$0.00	YES	\$0.00	20.24%	
**ADVANCES	\$0.00	\$0.00	YES	\$0.00	29.24%	


Bonus Rewards

Rewards Center Activity as of 10/09/2023	
Rewards Center Activity*	-10,000
Rewards Center Balance	111,913

*This item includes points redeemed, expired and adjusted.

Rewards Earned	This Statement	Year to Date
Points Earned on Net Purchases	1,166	17,800
25% Monthly Bonus	291	4,450
Total Earned	1,457	22,250

Points Expiring on 12/31/2023: 5878

For rewards program inquiries and redemptions, call 1-888-229-8864 from 8:00 am to 10:00 pm (CST) Monday through Friday, 8:00 am to 5:30 pm (CST) Saturday and Sunday. Automated account information is available 24 hours a day, 7 days a week.

Important Messages

Paying Interest: You have a 24 to 30 day interest-free period for Purchases provided you have paid your previous balance in full by the Payment Due Date shown on your monthly Account statement. In order to avoid additional INTEREST CHARGES on Purchases, you must pay your new balance in full by the Payment Due Date shown on the front of your monthly Account statement.

There is no interest-free period for transactions that post to the Account as Advances or Balance Transfers except as provided in any Offer Materials. Those transactions are subject to interest from the date they post to the Account until the date they are paid in full.

Transactions SMITH JR MICHAEL Credit Limit \$3000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
09/18	09/14	9318	CORNING LUMBER - CORNI CORNING CA	\$107.06	_____
09/20	09/19	1563	SAVMOR FOODS #32 CORNING CA	\$10.36	_____
09/20	09/19	0996	HOBART SALES & SERVICE CHICO CA	\$306.79	_____
09/21	09/19	5529	THE HOME DEPOT #8492 RED BLUFF CA	\$91.85	_____
09/22	09/21	7685	SOUTH AVENUE ACE HDWE 5308242156 CA	\$27.72	_____
09/26	09/25	6533	SOUTH AVENUE ACE HDWE 5308242156 CA	\$37.70	_____
09/27	09/25	1411	CORNING LUMBER - CORNI CORNING CA	\$37.42	_____
10/10	10/05	4125	CORNING LUMBER - CORNI CORNING CA	\$42.22	_____
				\$661.12	

Transactions BENWELL BLAINE Credit Limit \$1000

Post Date	Trans Date	Ref #	Transaction Description	Amount	Notation
Purchases and Other Debits					
09/14	09/13	5982	COPY CENTER RED BLUFF CA	\$95.14	_____

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